



What is the PayFlex™ Card?

The PayFlex™ Card is similar to a debit card because it electronically accesses your healthcare account to pay for eligible expenses. However, when you use the card at qualified merchants, you must select "credit".



Over 98% of all healthcare merchants accept the PayFlex™ Card

Where can I use the PayFlex™ Card?

You can use the card at qualified merchant locations where MasterCard® is accepted. The PayFlex™ Card is accepted at healthcare merchants as well as non-healthcare merchants who have implemented an inventory information approval system (IIAS). Qualified merchants include physician and dental offices, hospitals, mail order prescription vendors, hearing and vision care providers. The card can also be used at discount stores, grocery stores, and pharmacies, provided the merchant has implemented an IIAS.

How does the PayFlex™ Card work?

As you incur eligible healthcare expenses, you simply present your PayFlex™ Card for payment. The system will then validate that your coverage is active and that you have available funds to cover the transaction. You may view your PayFlex™ Card transactions as well as a listing of eligible expense items on our website at www.mypayflex.com.

Why should I use the PayFlex™ Card?

There are four key benefits to using your PayFlex™ Card:

- Immediate payment of your expenses from your healthcare account
- Increases your personal cash flow
- No claim filing due to point-of-sale approval
- Ease of use of your pre-tax funds

Using the PayFlex™ Card is a great way to help relieve you of filing claims; however it is important that you keep all itemized receipts and Explanation of Benefits (EOBs) in the event the information is requested by PayFlex to comply with IRS regulations. An itemized receipt includes the date of purchase or service, name of merchant or service provider, description of product or service and amount of purchase.

If you purchase a prescription drug or over-the-counter medicine along with non-qualifying items, you will be asked for a different method of payment for the non-qualifying items due to the inventory information approval system.



Is this process completely paperless?

Utilizing your PayFlex™ Card for your healthcare expenses will prevent you from having to submit a claim form for reimbursement. This will reduce your paperwork; however, in order to meet IRS guidelines, documentation of your expenses may be required. Therefore, you must keep copies of all Explanation of Benefits (EOBs) and itemized receipts (not the credit card receipt) for each purchase within the plan year. You could receive a letter from PayFlex requesting documentation of an expense, which would require you to submit this information to comply with IRS regulations.

You must comply with IRS guidelines by using the card only for eligible expenses, and provide appropriate documentation upon request to verify that you used your card for an eligible expense.

Can I use the card for online purchases?

Yes, you can use the card for purchases online, however, the expense needs to be an eligible expense. PayFlex has established partnerships with various online vendors to help you spend your pre-tax dollars more efficiently. Accessible via our website, you can buy items such as glasses, contacts, prescription drugs, durable medical equipment and eligible over-the-counter items using your PayFlex™ Card. If you are using another website for ordering healthcare items with your PayFlex™ Card, please make sure that the merchant has implemented an inventory information approval system. You can also refer to our website www.mypayflex.com for a listing of eligible, approved items.



Will I receive a new PayFlex™ Card each year?

Your current PayFlex™ Card is valid for at least a three year period so you may not receive a new card when you re-enroll in the PayFlex program. Please refer to the expiration date printed on your PayFlex™ Card. A new card will automatically be mailed to you prior to your card's expiration date.

How do I order additional cards for a dependent or spouse?

To order additional cards for a spouse or dependent, go to www.mypayflex.com and click on **Login**. Then click on **Debit Cards** on the left navigation bar and select **Card Order**. You will need to select the account holder's employer and enter the name of the spouse or dependent for whom you would like to order a card for, then select dependent type, and click **Submit**. You will receive your additional card(s) in the mail in a plain, white envelope within 10-15 business days.

Frequently Asked Questions about the PayFlex™ Card

How can I access my account information or balance?

You can access your account information and current balance online at www.mypayflex.com. Once at the website, click on **Login** and enter your username and password, then click **Submit**. If this is your first time logging into your PayFlex account, click on **Register my account**. By registering your account, you will have access to your claim and transaction history (paper claim, web submission and/or PayFlex™ Card transactions), account balances and other important online tools such as Express Claims.

Why doesn't my PayFlex™ Card work?

If your PayFlex™ Card is not working, it could be due to one of the following reasons:

- Inactivated – you failed to provide requested documentation to PayFlex in a timely manner
- Insufficient funds – you are requesting reimbursements that exceed your remaining balance
- Merchant problem – the merchant may be experiencing a problem coding eligible expenses on their own terminal
- Invalid merchant – the card is only accepted at healthcare merchants as well as non-healthcare merchants who have implemented an inventory information approval system required by the IRS.

Can I buy over-the-counter (OTC) items with my PayFlex™ Card?

Yes. Certain OTC items can be purchased using your PayFlex™ Card, provided the merchant has implemented an inventory information approval system. You can view a listing of eligible OTC items on our website at www.mypayflex.com.

When can I expect my PayFlex™ Card?

Your PayFlex™ Card will be mailed directly to your home address and will arrive in a plain, white envelope so please do not confuse it with junk mail. If you do not receive your card prior to your plan's effective date, you should verify your address with your employer to make sure the card was sent to the correct address. Should PayFlex receive corrected information, another card will be mailed to you.

Why did I receive a Request for Documentation letter?

If you received a Request for Documentation letter, PayFlex is requiring documentation to verify that you used your card to purchase an eligible item or service, as regulated by the IRS. In most cases, if your expense matches one of your medical plan co-pays or is substantiated at the point-of-sale through an inventory information approval system, you will not receive a Request for Documentation letter.

What if I forget to reply to a Request for Documentation letter?

In the event you do not respond to the first letter, a second letter will be generated giving you 21 days from the date of the letter to respond. If you cannot provide the documentation requested, your card will be deactivated until you provide the requested documentation or payment. You have three options for responding to the letter which include: submitting an itemized receipt OR Explanation of Benefits (EOB) for the transaction(s) listed, submitting an itemized receipt or EOB for another eligible item incurred during the plan year or sending a personal check or money order for the expense you are unable to provide documentation for.

If I used my PayFlex™ Card for an ineligible expense, how do I correct it?

First, call PayFlex at **800.284.4885** to verify the amount of the expense you need to provide to refund the plan. Then, you will need to do one of the following:

- Send a check or money order to PayFlex to reimburse your account for the ineligible expense.
- Submit a claim for another eligible expense within the same plan year to make up for the ineligible expense. Please note that you cannot pay for this additional eligible item with your PayFlex™ Card. You must pay for the item with money outside of your healthcare account in order for the eligible expense to make up for the ineligible expense.
- If your plan year has expired, you will need to send a check or original receipt to refund your plan.

How do I report a lost or stolen card?

Report lost or stolen cards within 30 days to PayFlex's Customer Service at **800.284.4885** between 7:00 am and 7:00 pm CST, Monday through Friday.

How does termination of employment affect my PayFlex account?

Your eligibility period to incur expenses generally ends on the date you terminate employment, however, you can continue to file claims for qualified expenses incurred prior to your termination date until the end of your employer's run-out period. Upon termination, your card will be permanently inactivated. In some cases, you may be eligible to extend your eligibility period by electing COBRA coverage.



PayFlex invites you to go green...

Use your PayFlex™ Card for all of your healthcare purchases!

PayFlex Systems USA, Inc.
800.284.4885 | www.mypayflex.com